CLAIMS:

What is claimed is:

1   1.   A method for managing charging transactions,
2   comprising:
3   enabling a designation, by an owner of a chargeable
4   account number and in association with the chargeable
5   account number, of at least one specified allowed vendor and
6   a corresponding amount limit chargeable by the specified
7   allowed vendor; and
8   determining whether a current charging transaction for
9   a specified amount by a charging vendor to the chargeable
10   account number is within the designation.

1   2.   The method of claim 1, wherein the step of enabling a
2   designation of at least one specified allowed vendor and a
3   corresponding amount limit chargeable by the specified
4   allowed vendor further comprises:
5   enabling specification of the corresponding amount
6   limit as a specified amount within a defined duration of
7   time.

1   3.   The method of claim 1, wherein the step of enabling a
2   designation of at least one specified allowed vendor and a
3   corresponding amount limit chargeable by the specified
4   allowed vendor further comprises:
5   enabling specification of a number of times which the
6   at least one specified allowed vendor is permitted to make a
7   charging transaction within the corresponding amount limit
8   on the chargeable account number.

1   4.   The method of claim 1, further comprising:
2   enabling a designation, by the owner of the chargeable

3   account number and in association with the chargeable
4   account number, of at least one specified excluded vendor.

1   5.   A method for limiting charging transactions,
2   comprising:
3   responsive to receiving a charge authorization request
4   for a charge on a charge account designated by a unique
5   charge account number, determining whether an account holder
6   for the charge account has specified vendor-specific charge
7   restrictions for charges against the charge account;
8   responsive to determining that the account holder has
9   specified vendor-specific charge restrictions for the charge
10   account, determining a vendor identifier from the charge
11   authorization request and comparing the vendor identifier to
12   a list of vendor identifiers for the vendor-specific charge
13   restrictions; and
14   responsive to identifying a match between the vendor
15   identifier from the charge authorization request and a
16   vendor identifier within an entry in the list of vendor
17   identifiers for the vendor-specific charge restrictions,
18   employing a charge restriction associated with the matching
19   entry in responding to the charge authorization request.

1   6.   The method of claim 5, wherein the step of determining
2   whether an account holder for the charge account has
3   specified vendor-specific charge restrictions for charges
4   against the charge account further comprises:
5   employing the unique charge account number to retrieve
6   account records for the charge account.

1   7.   The method of claim 5, wherein the step of determining
2   a vendor identifier from the charge authorization request
3   and comparing the vendor identifier to a list of vendor
4   identifiers for the vendor-specific charge restrictions
5   further comprises:
6   comparing the vendor identifier from the charge

7	authorization request to each vendor identifier within an
8	entry in an allowed vendors listing associated with the
9	charge account; and
10	comparing the vendor identifier from the charge
11	authorization request to each vendor identifier within an
12	entry in an excluded vendors listing associated with the
13	charge account.

1	8. The method of claim 7, wherein the step of employing a
2	charge restriction associated with the matching entry in
3	responding to the charge authorization request further
4	comprises:
5	determining whether a charge amount from the charge
6	authorization request would exceed an amount limit specified
7	within an entry in the allowed vendors listing; and
8	determining whether the charge would exceed a rebill
9	limit specified within an entry in the allowed vendors
10	listing.

1	9. The method of claim 7, wherein the step of employing a
2	charge restriction associated with the matching entry in
3	responding to the charge authorization request further
4	comprises:
5	determining whether the allowed vendors listing
6	specifies that charge authorization requests from all
7	vendors not identified within the allowed vendors listing
8	are to be declined.

1	10. The method of claim 7, wherein the step of employing a
2	charge restriction associated with the matching entry in
3	responding to the charge authorization request further
4	comprises:
5	determining whether the excluded vendors listing

6   specifies that charge authorization requests from all

7   vendors not identified within the excluded vendors listing

8   are to be approved.

1   11.   The method of claim 5, further comprising:

2   approving the charge authorization request if no charge

3   restriction specified by the account holder for the charge

4   account will be violated by the charge; and

5   declining the charge authorization request if any

6   charge restriction specified by the account holder for the

7   charge account will be violated by the charge.

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 1        12.  A system for managing charging transactions,
 2     comprising:
 3             means for enabling a designation, by an owner of a
 4     chargeable account number and in association with the
 5     chargeable account number, of at least one specified allowed
 6     vendor and a corresponding amount limit chargeable by the
 7     specified allowed vendor; and
 8             means for determining whether a current charging
 9     transaction for a specified amount by a charging vendor to
10     the chargeable account number is within the designation.
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 1        13.  The system of claim 12, wherein the means for enabling
 2     a designation of at least one specified allowed vendor and a
 3     corresponding amount limit chargeable by the specified
 4     allowed vendor further comprises:
 5             means for enabling specification of the corresponding
 6     amount limit as a specified amount within a defined duration
 7     of time.
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 1        14.  The system of claim 12, wherein the means for enabling
 2     a designation of at least one specified allowed vendor and a
 3     corresponding amount limit chargeable by the specified
 4     allowed vendor further comprises:
 5             means for enabling specification of a number of times
 6     which the at least one specified allowed vendor is permitted
 7     to make a charging transaction within the corresponding
 8     amount limit on the chargeable account number.
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 1        15.  The system of claim 12, further comprising:
 2             means for enabling a designation, by the owner of the
 3     chargeable account number and in association with the
 4     chargeable account number, of at least one specified
 5     excluded vendor.
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6   16.   A system for limiting charging transactions,
7   comprising:
8   means, responsive to receiving a charge authorization
9   request for a charge on a charge account designated by a
10   unique charge account number, for determining whether an
11   account holder for the charge account has specified vendor-
12   specific charge restrictions for charges against the charge
13   account;
14   means, responsive to determining that the account
15   holder has specified vendor-specific charge restrictions for
16   the charge account, for determining a vendor identifier from
17   the charge authorization request and comparing the vendor
18   identifier to a list of vendor identifiers for the vendor-
19   specific charge restrictions; and
20   means, responsive to identifying a match between the
21   vendor identifier from the charge authorization request and
22   a vendor identifier within an entry in the list of vendor
23   identifiers for the vendor-specific charge restrictions, for
24   employing a charge restriction associated with the matching
25   entry in responding to the charge authorization request.

1   17.   The system of claim 16, wherein the means for
2   determining whether an account holder for the charge account
3   has specified vendor-specific charge restrictions for
4   charges against the charge account further comprises:
5   means for employing the unique charge account number to
6   retrieve account records for the charge account.

1   18.   The system of claim 16, wherein the means for
2   determining a vendor identifier from the charge
3   authorization request and comparing the vendor identifier to
4   a list of vendor identifiers for the vendor-specific charge
5   restrictions further comprises:

6   means for comparing the vendor identifier from the

7   charge authorization request to each vendor identifier

8   within an entry in an allowed vendors listing associated

9   with the charge account; and

10   means for comparing the vendor identifier from the

11   charge authorization request to each vendor identifier

12   within an entry in an excluded vendors listing associated

13   with the charge account.

1   19.   The system of claim 18, wherein the means for employing

2   a charge restriction associated with the matching entry in

3   responding to the charge authorization request further

4   comprises:

5   means for determining whether a charge amount from the

6   charge authorization request would exceed an amount limit

7   specified within an entry in the allowed vendors listing;

8   and

9   means for determining whether the charge would exceed a

10   rebill limit specified within an entry in the allowed

11   vendors listing.

1   20.   The system of claim 18, wherein the means for employing

2   a charge restriction associated with the matching entry in

3   responding to the charge authorization request further

4   comprises:

5   means for determining whether the allowed vendors

6   listing specifies that charge authorization requests from

7   all vendors not identified within the allowed vendors

8   listing are to be declined.

1   21.   The system of claim 18, wherein the means for employing

2   a charge restriction associated with the matching entry in

3   responding to the charge authorization request further

4   comprises:

5   means for determining whether the excluded vendors

6   listing specifies that charge authorization requests from

7   all vendors not identified within the excluded vendors

8   listing are to be approved.

1   22. The system of claim 16, further comprising:

2   means for approving the charge authorization request if

3   no charge restriction specified by the account holder for

4   the charge account will be violated by the charge; and

5   means for declining the charge authorization request if

6   any charge restriction specified by the account holder for

7   the charge account will be violated by the charge.

1   23. A computer program product within a computer usable
2   medium for managing charging transactions, comprising:
3   instructions for enabling a designation, by an owner of
4   a chargeable account number and in association with the
5   chargeable account number, of at least one specified allowed
6   vendor and a corresponding amount limit chargeable by the
7   specified allowed vendor; and
8   instructions for determining whether a current charging
9   transaction for a specified amount by a charging vendor to
10   the chargeable account number is within the designation.

1   24. The computer program product of claim 23, wherein the
2   instructions for enabling a designation of at least one
3   specified allowed vendor and a corresponding amount limit
4   chargeable by the specified allowed vendor further comprise:
5   instructions for enabling specification of the
6   corresponding amount limit as a specified amount within a
7   defined duration of time.

1   25. The computer program product of claim 23, wherein the
2   instructions for enabling a designation of at least one
3   specified allowed vendor and a corresponding amount limit
4   chargeable by the specified allowed vendor further comprise:
5   instructions for enabling specification of a number of
6   times which the at least one specified allowed vendor is
7   permitted to make a charging transaction within the
8   corresponding amount limit on the chargeable account number.

1   26. The computer program product of claim 23, further
2   comprising:
3   instructions for enabling a designation, by the owner
4   of the chargeable account number and in association with the
5   chargeable account number, of at least one specified

6   excluded vendor.

1   27.   A computer program product within a computer usable
2   medium for limiting charging transactions, comprising:
3   instructions, responsive to receiving a charge
4   authorization request for a charge on a charge account
5   designated by a unique charge account number, for
6   determining whether an account holder for the charge account
7   has specified vendor-specific charge restrictions for
8   charges against the charge account;
9   instructions, responsive to determining that the
10 account holder has specified vendor-specific charge
11 restrictions for the charge account, for determining a
12 vendor identifier from the charge authorization request and
13 comparing the vendor identifier to a list of vendor
14 identifiers for the vendor-specific charge restrictions; and
15   instructions, responsive to identifying a match between
16 the vendor identifier from the charge authorization request
17 and a vendor identifier within an entry in the list of
18 vendor identifiers for the vendor-specific charge
19 restrictions, for employing a charge restriction associated
20 with the matching entry in responding to the charge
21 authorization request.

1   28.   The computer program product of claim 27, wherein the
2   instructions for determining whether an account holder for
3   the charge account has specified vendor-specific charge
4   restrictions for charges against the charge account further
5   comprise:
6   instructions for employing the unique charge account
7   number to retrieve account records for the charge account.

1   29.   The computer program product of claim 28, wherein the
2   instructions for determining a vendor identifier from the
3   charge authorization request and comparing the vendor

4   identifier to a list of vendor identifiers for the vendor-
5   specific charge restrictions further comprise:
6   instructions for comparing the vendor identifier from
7   the charge authorization request to each vendor identifier
8   within an entry in an allowed vendors listing associated
9   with the charge account; and
10   instructions for comparing the vendor identifier from
11 the charge authorization request to each vendor identifier
12 within an entry in an excluded vendors listing associated
13 with the charge account.

1   30. The computer program product of claim 29, wherein the
2   instructions for employing a charge restriction associated
3   with the matching entry in responding to the charge
4   authorization request further comprise:
5   instructions for determining whether a charge amount
6   from the charge authorization request would exceed an amount
7   limit specified within an entry in the allowed vendors
8   listing; and
9   instructions for determining whether the charge would
10 exceed a rebill limit specified within an entry in the
11 allowed vendors listing.

1   31. The computer program product of claim 30, wherein the
2   instructions for employing a charge restriction associated
3   with the matching entry in responding to the charge
4   authorization request further comprise:
5   instructions for determining whether the allowed
6   vendors listing specifies that charge authorization requests
7   from all vendors not identified within the allowed vendors
8   listing are to be declined.

1   32. The computer program product of claim 30, wherein the

2   instructions for employing a charge restriction associated
3   with the matching entry in responding to the charge
4   authorization request further comprise:
5   instructions for determining whether the excluded
6   vendors listing specifies that charge authorization requests
7   from all vendors not identified within the excluded vendors
8   listing are to be approved.

1   33. The computer program product of claim 30, further
2   comprising:
3   instructions for approving the charge authorization
4   request if no charge restriction specified by the account
5   holder for the charge account will be violated by the
6   charge; and
7   instructions for declining the charge authorization
8   request if any charge restriction specified by the account
9   holder for the charge account will be violated by the
10   charge.